UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

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Attorneys for Secured Creditor

PNC Bank, National Association

In Re:

Gail D. Aherne-Miller a/k/a Gail Diane

Miller a/k/a Gail D. Miller

Debtor



Order Filed on June 7, 2023 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 23-12562 MBK

Adv. No.:

Hearing Date: 6/14/2023 @10:00 a.m.

Judge: Michael B. Kaplan

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: June 7, 2023

Honorable Michael B. Kaplan United States Bankruptcy Judge Page 2

Debtor: Gail D. Aherne-Miller a/k/a Gail Diane Miller a/k/a Gail D. Miller

Case No.: 23-12562 MBK

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, National Association, holder of a mortgage on real property located at 191 Silverside Avenue, Little Silver, NJ, 07739, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Lee Martin, Perlman Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtors shall pay the arrearage claim of Secured Creditor, which is claim number 6 on the claims register for an arrearage of \$149,544.41, in full through the Chapter 13 plan; and

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtors shall make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Debtor reserves the right to object to Secured Creditor's proof of claim and notice of payment change; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Case 23-12562-MBK Doc 18 Filed 06/10/23 Entered 06/11/23 00:19:46 Desc Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court District of New Jersey

In re: Case No. 23-12562-MBK

Gail D. Aherne-Miller Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 1
Date Rcvd: Jun 08, 2023 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2023:

Recipi ID Recipient Name and Address

db + Gail D. Aherne-Miller, 191 Silverside Ave, Little Silver, NJ 07739-1752

TOTAL: 1

 $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2023 at the address(es) listed below:

Name Email Address

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Lee Martin Perlman

on behalf of Debtor Gail D. Aherne-Miller ecf@newjerseybankruptcy.com

mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4